

REFUSE TO PAY LETTERAssociated Recovery Systems
Collection Agency's NameP.O. Box 469046
Collection Agency's AddressEscondido, Ca 92046-9046April 18, 2007
Today's DateCERTIFIED MAIL
RETURN RECEIPT REQUESTED7005 3110 0000 4788 1724
Tracking NumberRe: Account No. 5528150046300724
ARS # 12108688

Dear Sir or Madam:

I have enclosed a copy of the last collection letter that you sent to me.

In this regard, please be advised that I dispute this debt and refuse to pay.

PLEASE MARK YOUR FILES ACCORDINGLY.

Trusting in your good offices, I remain . . .

Very Truly Yours,

Dolores M. Herrera
Sign your name hereDolores M. Herrera
Print your name here2080 Southwest Bypass Apt 66
Print your address hereSan Jose, Ca 95126

U.S. Postal Service™	
CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
ESCONDIDO CA 92046	
OFFICIAL USE	
Postage	\$ 0.39
Certified Fee	\$ 2.40
Return Receipt Fee (Endorsement Required)	\$ 1.85
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 4.64
Sent To <u>Associated Recovery Systems</u> Street, Apt. No.; or PO Box No. <u>P.O. Box 469046</u> City, State, ZIP+4 <u>Escondido, Ca 92046-9046</u>	
PS Form 3800, June 2002 See Reverse for Instructions	



**ASSOCIATED RECOVERY SYSTEMS**
A DIVISION OF ARS NATIONAL SERVICES, INC.

P.O. BOX 469046

ESCONDIDO, CA 92046-9046

(800) 707-1976 FAX: (866) 422-0765

www.PayARS.com

April 9, 2007

7259 - 2603

DOLORES M HERRERA

2080 SW EXPRESSWAY APT 66

SAN JOSE CA 95126-4672

**ACCOUNT IDENTIFICATION**

Re: Citibank

Account: 5528150046300724

ARS Acct No: 12108688

Balance: \$7329.44

TAX SEASON OFFER**Take advantage of your tax refund and pay off your debt once and for all!**

As a professional collection agency hired by Citibank, Associated Recovery Systems is authorized to settle the above-referenced account for \$5130.61. To take advantage of this settlement, your payment must reach this office by 05-14-07. If payment is not made, collection efforts as well as interest will continue on this account.

To ensure the settlement is received by the indicated due date, Associated Recovery Systems offers "Quick Check" by phone, Western Union "Quick Collect" (Code City: Ambridge, CA), Moneygram "Express Payment" (Receive Code: 2471), or you can make your payment online at www.PayARS.com.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Please contact this office at (800) 707-1976. Our office hours are Monday through Friday, 8:30 a.m. - 8:30 p.m (Eastern Time).

Sincerely,

Account Representative

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

(SEE REVERSE SIDE FOR IMPORTANT INFORMATION)

-----Detach And Return With Payment-----

CB170 - 12108688

Account: 5528150046300724

Amount Enclosed: \$ _____

Enclosing this coupon with your payment will expedite credit to your account.

NOTICE OF ELECTRONIC CHECK PROCESSING:

We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.

Print address/phone changes below or call (800) 707-1976.

HOME: () _____

WORK: () _____

Make your check or money order payable to:

CITIBANK

PO BOX 469100

ESCONDIDO, CA 92046-9100

